COME, DURLAND,

The Law Is After You at Last, and Your Bogus Bond "Mutual Savings and Distribution Fund Association" Must Quit Business.

DRIVEN OUT BY THE HERALD.

All the Charges Sustained by a Report from Deputy State Superintendent of Insurance Shannon and Examiner Horan.

ATTORNEY GENERAL TABOR ACTS.

The Henald's crusade against so-called bond investment associations, bogus loan and building associations and other traps for catching the un wary and swindling them out of their hard earned dollars is bearing good fruit all round, and many of these fraudulent associations are threatened with speedy extinction.

That fate, it affords the HERALD great satisfaction to announce, is likely soon to overtake the Mutual Savings and Distribution Fund Association.

Attorney General Tabor has begun an action to wind up and wipe out the concern, and that action is based on the report of Deputy State Superintendent of Insurance Michael Shannon and Insurance Examiner John A. Horan, after a thorough in-FUTTLE SQUIRMING.

In his frantic efforts to escape the consequences of the Henald's exposure he scattered circulars broadcast full of misleading information and decep

Naturally Durland found his most valuable ally in the "Gift Enterprise" sheet, which only yesterday printed a two column article, in which it was statedon the authority of an anonymous individual "well up in insurance matters," who was credited with having made a thorough investigation of the concern, that it was in a "healthy financial condition," that "a more attractive, more equitable and safe system of mutual benefit by co operation has never been devised," and so on, ad nauseum A MORAL FOR THE "GIFT ENTERPRISE."

And yet in their report Deputy Superintendent Shannon and Examiner Horan say of it:-

It is a business conducted by p auxible and not over scrupulous men for the purpose of plucking a large class of persons that always abound and who are al-ways looki g to get something for nothing; a business to which weither the Banking Department nor the State should give credit, and which ought to be discontinued and the association dis solved.

The moral is obvious.

A SUPPRISE FOR DUBLAND.

President Durland was a most profoundly astonished man yesterday. He had expected that the bank examiners would

whitewash him and his concern, and that everything would be once more lovely and no end of guilible people would get plucked. But instead of the expected whitewash he was

served vesterday, by Assistant Attorney General M. H. Quirk, of Albany, with an order to show cause why the Mutual Savings and Distribution Fund Association should not be dissolved and a receiver

And the order was accompanied by an injunction enjoining the association or its officers from interfering with or transferring any of the funds, moneys or other securities of the association now COMPELLED TO QUIT.

shop rivat off.

The action in which these orders are issued is en titled, "The People of the State of New York against the Mutual Savings and Distribution Fund

It is brought for the appointment of a receiver and the dissolution of the corporation because of the facts disclosed by the Bank Examiners in their report upon the condition of the Mutual Savings and Distribution Fund Association which was recently made to Mr. Charles R. Hall, who has charge of the Foreign Corporation Bureau of the State Banking Department.

The report was referred by the superintendent of the Banking Department to the Attorney General with the recommendation that legal proceedings for the suppression of the association should

The order to show cause is made returnable before Justice Edwards at Hudson, N. Y., on Febru-

ary 7. The action is brought in that court because it forms part of the judicial district in which Albany is situated. For obvious reasons the report of Masses, Shannon and Horan could not be made public until the

machinery of the law had been put in motion against the Mutual Savings and Distribution Fund That machinery having been started, the HEHALD

is able to publish the report of the Bank Examiners. It is mighty interesting reading and it more than confirms all the allegations made by the HERALD concerning Durland's association. HOT SHOT FOR THE SCHEMELS.

Here is the report :--

Here is the report:—

New York, Jan. 16, 1891.

To the Hon. Charles B. Hall, of the Banking Department, Albany, N. Y.:—
SIR—In compliance with your request the undersigned have made an examination of the condition and aniars of the Mutual Savings and Distribution Fund Association of New York city, and respectfully submit the following report thereon:—
This association was incorporated in September, 1889, under the provisions of Chapter 122 of the Laws of 1851, but we do not believe that the business transacted by it is of the character described and permitted by said law.

The officers claim that their plan is covered by the last clause of section 1 of said act, which provides that the association may be incorporated "for the further purpose of accumulating a fund to be returned to the members who do not obtain advances as above mentioned when the funds of such association shall amount to a certain sum per share, to be specified in the articles of incorporation is annexed hereto, marked "Exhibit A." We do not find in these articles any provision for accumulating and helding a fund until it "shall amount to a certain sum per share."

We also believe it to be the intent and spirit of the law above referred to that all members of the association shall be entitled to equal benefits in proportion to their payments.

In support of our contention that the association shall does not "accumulate a fund to be returned to its members when the funds of the association shall

the bond.

NOT ACCORDING TO LAW.

It will not be claimed by the officers that the funds at any time amounted to either \$2,000, or \$300 per share; they must admit that when bond number one was redeemed the funds amounted to only \$10 per share, and we cannot find anywhere in the articles of association that the funds are to be accumulated until they shall amount to \$10 per share, and if they did so provide the fund seaccumulated was, in the language of the law, "to be returned to its members," — that is, to all its members, share and share allke.

rs, share and share alike.

OURER DISCRIMINATION.

The poorer a man is the more his bond will cost him.

The reservation of lower numbers for certain purchasers and the redemption of bonds in their numerical order give the managers an opportunity to favor themselves and their friends, which seems to have been taken full advantage of by them.

They, of course, have the first knowledge of the opening of the new series, and all that is necessary for the realization of large profits is to take all the low numbers in their own names or in the names of some of their friends to act as dummies for them.

all the low numbers in their own names or in the names of some of their friends to act as dummies for them.

An inspection of the list of bonds redeemed will show that the greater part of the money paid for the redeemption of bonds has fallen to a few persons whose names appear with great regularity in each series. This list is annexed hereto, marked "Exhibit C," and contains the number of such bond redeemed, the name of the person to whom it was issued, the name of the person to whom it was lead, the name of the person to whom it was lead, the name of the person to whom it was lead, the name of the person to whom it was paid, the amount paid by the association on the redemption of each bond and the amount in monthly instalments paid into their demption fund on bonds so redeemed.

From this list it appears that \$84,638 75 have been paid for bond redemptions, and that on the bonds so redeemed sthe association has received only \$4,959 75 in monthly instalments.

Of the amount so vaid for redemption \$48,416 50 were paid to the following persons:—

J. P. Anderson, \$11,060; R. A. Cox, \$9,465 50; Mrs. T. Hindley, \$24,489 25; C. M. McGown, \$10,359; J. Brower, \$2,514 75; Harrison Johnson, \$5,558.

Of these J. P. Anderson was one of the incorporators and secretary of the association. R. A. Cox is a relative of Mrs. Hindley. C. M. McGown is a relative of Mrs. Taylor, the wife of the treasurer. Harrison Johnson is a director and a general agent of the association. The greater part of the other \$36,222 25 was paid to officers and their friends.

The business of the association during the first year of fist existence was confined to series A, B, C, D and E, but experience taught the managers that other features than those contained in these series would appeal to a certain class with greator force, as indicated in the following letter from one of the officers to Harrison Johnson, the general agent for Pennsylvania, ty wit:—

Sury 17, 1880.

Mr. Harrison Johnson, fhiladelphia, Pa.—

2 I also deem it advisable to call your at

Mr. Hannson Jonsson, Fhiladelphia, Pa.:—

** I also deem it advisable to call your attention
to another point which may prove to be of value to you.
As I understand it you contemplate taking subscriptions
up to a certain time, and then have your subscribers or
some one for them draw lots for the numbers they are to
receive. As we are both awage there is now a craze othe
In Philadelphia and Baltimore for tow numbers, because
they are supposed to be not far removed from the point
of redemption.

mistake my phraseology, for I mean just what I have written and no more. *

The scheme referred to in the letter is known as "Series E" and its plan is simple enough. It consists of issuing bonds numbered from one up to as high a number as they can dispose of, but each section of five hundred numbers constitutes a series by itself. To quote from the bond:—

This series is to be subdivided for redemption purposes into sections of 500 each. The nat monthly receipts to the redemption fand, after twenty-five per cent has been carried to the reserve fund of the series, shall continue to be divided equally between each and every section that has been wholly subscribed for in said series and applied morthly to fond redemption, as above specified, until all bonds in said series or sections shall have been redeemed or terminated, but any excess so credited to a termina of section, shall be distributed to these remaining.

terminated section shall be distributed to those remaining.

When the first section of 500 is completed, they begin the redemption of bonds in their numerical order, beginning with number 1. The funds required for the redemption of these bonds are made up from the monthly payments of the numbers of the first section together withithose ingthe second section, until all the bonds between numbers 501 and 1,000 have been sold. When the second section is filled all the receipts from the numbers in both sections and those in the next unfilled section (except what goes to the reserve fund) are to be divided equally between sections I and 2, and bonds therein redeemed in their regular numerical order, beginning with No. 301 in the section section.

When section No. 3 is filled the members are to share equally with sections I and 2 in like manner, and so on with each succeeding section of five hundred as that no bond whill be more than the

share equally with sections I and 2 in like manner, and so on with each succeeding section of five hundred, so that no bond shall be more than five hundred numbers from the point of redemption. With the advantage of sharing in the payments of members in the unfilled sections it is possible that bonds in sections I and 2 may all be redeemed within a rew years, but the last two hundred or three hundred bonds in the succeeding sections will have to wait so long for their redemption that the monthly installments upon them will greatly exceed the face of the bonds.

exceed the face of the bonds.

LET IN ON THE GROUND FLOOR.

That this question is pretty well understood by those on the inside may be illustrated by the following incident:—

W. T. Shoemaker is the general agent at Cincinnati. He came into the employ of the association so lately that he could not get low numbers for himself in sections 1 and 2, and the only way by which he could obtain low numbers in section 3 was to subscribe for ten or more bonds.

He therefore subscribed for fifteen bonds in Series F* and was given Nos. 840, 860, 850, 900, 920, 940, 960, 980, 1,000, 1,020, 1,040, 1,060, 1,080, 1,100 and 1,120.

Now, he either received an intimation from the

Now, he either received an intimation from the home office, or was himself shrewd enough to discern the fact that the redemption of numbers from 810 to 1,000 is a very distant probability, as they are at the tall of the second section, while numbers 1,020 to 1,120, being at the head of the third section, will mature at an early date.

He therefore, after making one payment on the numbers between 840 and 1,000, failed to make the next payment, and the bonds were marked off the register as lapsed; but he continues to pay on Nos. 1,020 to 1,120, and they are in force.

FILLING THEIR OWN FOCKETS.

That the managers intend to take care of themselves in this series may be inferred from the allotment of bonds. For instance, in the second section, in which twenty bonds have already been redeemed, early maturing bonds have been allotted to the persons named below:—

| OTTOM TO THE PROPERTY MINISTER MALON | |
|--------------------------------------|-------------|
| Satharine M. Taylor 10 | 501 to 700 |
| daude H. Babbage 10 | 502 and 682 |
| . H. Durland 13 | 503 and 743 |
| t. H. Taylor 13 | 504 and 744 |
| S. A. Mason | 505 and 754 |
| L. A. Babbage 14 | 506 and 768 |
| V Billings Rice. 14 | 508 and 768 |
| V. Billings Rice | 510 and 750 |
| A. Ackerman 5 | 511 and 581 |
| 'aul Wilcox 5 | 512 and 712 |
| I. A. Barrett 13 | |
| | 518 and 753 |
| M. T. Barton | 514 and 578 |
| A Susuania C Deuten | 515 and 595 |
| Charles C. Barton 13 | 516 and 57d |
| 5. A. Kissam 10 | 517 and 697 |
| SOV. D. ACTION | 519 and 685 |
| ames E. Callan 5 | 520 and 815 |
| I. Irwin Murray 10 | 534 and 792 |
| 6. G. Swett 4 | 538 and 638 |
| | |

The word "bond" is used by the association in describing its certificate of membership for the purpose of deluding the public into the belief that in becoming members of this association they will receive a bond as the word is commonly used that it is not bond, because it does not promise to pay a specified sum on a certain specified future date. On this point the language of the bond is:—"It is payable to the owner, when called, upon due surrender thereof."

The officers will take good care that no bond shall be called unless there are funds on hand with which to pay it. They are, therefore, safe at all times in making their frequent boast that there is not a dollar of accrued Hability standing against us." Bonds of the form issued in series and F are filed herewish, marked exhibits "D" and "E" respectively. The bond in series E is similar to those, issued in series A B C and p, except as to the amount and the monthly installments.

against us. Bolids of the form issued in series E and F are filed herewith marked exhibits "D' and "E" respectively. The bond in series E is similar to those issued in series A B C and D, except as to the amount and the monthly instalments.

We believe also that the last clause of section 1 of the law of 1851 above referred to, and under whether this association claims the right to transact business, as usual to-morrow, as we understand this step has been taken against to determine whether we are within the provisions of the law of 1851, chapter 1,220. If we are not, all we ask of the State Department is that it should be construed together with the remainder of said section in determining

Total USED AS A BLIND.

This amount is on deposit with the American Loan and Trust Company of New York under a deed of trust, a copy of which is annexed hereto marked "Exhibit F." It may seem strange to you that so large an amount is held in reserve, but as one of the officers expresses it.—"We often find it necessary to give the American Loan and Trust Company as our reference, and therefore it is essential that we keep a large balance on hand there."

A statement showing the receipts and disbursements in each series to December 31, 1890, marked "Exhibit G," is filed herewith: also a statement of the receipts and disbursements in the expense fund, marked "Exhibit H," is slied herewith. A statement of the bonds issued and in force, marked "Exhibit I," is also filed herewith.

The reserve fund may be applied at any time, to any purpose, by simply making the necessary change in the bylaws, which may be done by a "majority of the Board of Directors at any requiar meeting." A copy of the bylaws, marked "Exhibit K," is filed herewith.

The total amount collected by this association during the fifteen months of its existence is \$135,855 74.

It is amazing that people are found who should invest in such "ent-rprises,"

\$135,855 74.

It is amazing that people are found who should invest in such "ent.rprises," but we have indisputable evidence daily that men are tempted by other illustve schemes to a degree that is dangerous to them. There are professions more hazardous and less profitable than bond redemptions associations now prohibited by law.

by law.

A REGULAR SKIN GAME.

From this investigation it seems clear to us that the business carried on by this association is not in any sense a building and loan association as generally understood, and is not the "accumulating a fund to be returned to its members who do not obtain advances, as above mentioned, when the funds of the association shall amount to a certain sum per share, specified in the articles of association."

sum per share, specified in the articles of association."

It is in our opinion a business conducted for the benefit of its officers, directors and their selected friends at the expense of other bondholders.

In other words, it is a business conducted by plantible and not over scrupulous men for the purpose of plucking
a large class of persons that always
abound and who are looking to get
something for nothing—a business that
is against public policy, and to which
refther the Banking Department nor the
State should give credit, and which
ought to be discontinued and the association dissolved.

Yours, very respectfully,

It is needless to print the "exhibite" referred to in the report of Messrs, Shannon and Horan, Their character is sufficiently indicated by the extracts from them which are embodied in the report. WHAT DUBLAND SAYS ABOUT IT.

Yours, very respectfully,

I found Mr. Durland at his home, No. 42 West

what Durland at his home, No. 42 West Ninety-seventh street, last night and he dictated to me this statement about the present situation from his point of view:

"Mr. Hull in his connection with the Bank Department of the State did raise the question as to whether the method in which we were doing business came within the provisions of the act under which we were incorporated.

"We claim that we do come clearly within the provisions of the act mentioned, and such is the construction of the management, and such is the opinion of counsel, who were consulted at the beginning, prior to our organization. When our articles of association were filed they were compared with the law at the County Clerk's office, one clerk sitting down with the law before him and another reading the articles of the association and comparing them clause by clause, and at the end of the examination the articles were accepted and we were duly authorized to trainsect business.

"Some weeks after we commenced operations my attention was called to the fact that all associations organized under that law had by an act amendatory to that law been placed under the supervision of the Superintendent of the Banking Department. I at once wrote to the Superintendent at Albany, notifying him of our organization and asking him to enroll us as being regularly engaged in business, and street that we would be pleased and stood ready to comply with all requirements of his department as the; should be made known to us. Thinks wests awitharment.

"That communication is presumably on file at Albany now. No demands were ever made of us and street that many calls were made for an official statement of our financial condition. We had issued a statement at the close of our first year, which was September 30, 1890, in order to get ourselves on record our Board of Directors at their regular meeting, held December 10, 1890, requested the State Banking Department to official examination had closed if, on January 28, wrote the department, and were also duly acknowledged

consider the control of the control

him a copy of the deed of trust, it makes it appear that discredit was sought to be thrown upon the association.

"Why this action has been taken I cannt conceive. No fault has been found by any bondholder. No charge of derelection or default in payment of any claim stands against us as coming from a member whose money has been intrusted to our keeping. It would seem as though such action should in justice be taken only against an organization that was disappointing its patrons and defaulting on its obligations.

"We shall certainly meet the issue and contest the action. We have not only guarded with the most accupulous care every interest of our bondholders, but we have specially urged the superintendent of the Bank Department at Albany to press legislative action such as will throw the utmost sategoards around this class of business. To this end I have visited Albany and held a conference with Mr. Preston and I am on file in writing in that department suggesting certain measures to him, which in my experience in life insurance, suggested themselves to me as desirable features to have incorporated in the law which he intended to have made. I also urged him to secure, if possible, the passage of a law permitting or requiring deposits with the State, and have offered in behalf of our association to transfer our reserve to State custody.

"These statements can be verified by writings on

hassed the minus of the superintendent and of the Attorney General.

"The question of our not coming within the provisions of the law of '51 was spoken of between myself and Mr. Preston, and while I claimed my belief that we were fully within those provisions, I conceded the fact that such a business conducted as ours was not contemplated by that act, because no such business had then ever been conceived. There was thus no law which provided for our special course of procedure and it remained for us to place ourselves within the provisions of the law which nearest applied, and this we claim to have successfully done.

"I stated to Mr. Preston that if by any legal tech-"I stated to Mr. Preston that if by any legal technicality or construction averse to our views it should be decided that we were not within the provisions of that act, I bespoke in the interest of our non-resident members that such communication should be made us without publicity, which might cause uneasiness and possibly influence members at at distance to withhold or default one monthly payment on their shares, and thus suffer loss. I also declared our purpose to put ourselves within whatever section of the law it might be deemed we were not within, or apply for a special charter that would enable us to keep faith with all our members without disturbance or loss to them. Mr. Preston pledged me that such a course would be pursued if occasion ever developed.

IDENTIFICATION FAKE? WAITER SANDHAS HANGS HIMSELF BECAUSE HIS

Perrin H. Sumner's Friend Powell Says That Without a Possible Shadow of Doubt He Knows the Astor House Suicide.

HIS STORY IS CONTRADICTED.

Coroner Hanly Will, How ver, Hold a Full Investigation Before He Surrenders the Body to the Men of Mystery.

The young man who killed himself with a razor in the Astor House Monday night took every preution to keep his identity a secret. It has not been discovered yet, although a man named Powell claims that the suicide was George H. Edgar, nephew of an alleged James H. Edgar, who was identified by Perrin H. Sumner as the suicide in the Getty House, Yonkers, last October. After identifying the Yonkers body with many tears and sighs and having gone to the trouble of paying for its burial, Mr. Sumner veered about within three days, had the corpse dug up, and declared then



THE ASTOR HOUSE SUICIDE.

that the old man who had taken morphine in deadly quantity was not his friend Edgar at all. The suicide had registered as "George Smith, New York," in the Getty House. Now comes Perrin H. Sumner's old and intimate friend, William H. Powell, of No. 60 Decatur street, Brooklyn, and asserts that the corpse in the Astor House is the nephew of the old James H. Edgar.

The suicide in Yonkers out out all the marks in his clothing by which he could possibly be identified. His body lay unidentified for almost a week before Perrin H. Sumner went up and wept his mistaken tears over it. The Astor House suicide had out out the lining and maker's stamp from his hat, the marking tab from his shirt and everything else by which he might be known. All these facts were printed in the HEBALD yesterday just as the complete story of the Yonkers suicide was before Sumner went near it. At noon yester day William H. Powell entered the Astor House and asked leave to see the body. He was sent to an undertaker's shop at No. 82 Greenwich street. He stopped on the way and picked up Artie E. Summystery, and the two examined the nody.

"That's poor George," said Mr. Powell. Artie agreed with him. Mr. Powell said he would come back for the corpse and give orders for its burial after he had seen the Coroner. Then he and Artie

ANOTHER EDGAR MISTERY. Not long after noon Mr. Powell and a short, thickset dark man, with a gray beard and a silk hat, called at the Coroners' office in Second avenue. Mr. Perrin H. Sumner is a short, thick-set dark man with a gray beard and a silk hat. The visitors at the Coroners' office examined the suicide's clothes and hat and boots.

"Yes, they belonged to poor George Edgar," said Powell. "He left my home to go to Montreal." "Why, that's Montreal mud on his boots," said the

Then some reporters began to ask questions and the short, dark man hurried Powell away. But Powell tarried long enough to ask the Coroner's clerk what was the cheapest way to have the body buried.

I told Coroner Lavy to the LEVY.

clerk what was the cheapest way to have the body buried.

CAN'T FOOL COBONER LEVY.

I told COTORE LEVY in the afternoon about the pranks Perrin H. Sumner had played with the Youkers corpse last fall. I pointed out that he was Fowell's friend and counsellor. Coroner Levy took the hint at once. He issued orders that the body should not be removed until further word had been given. The police were notified to prevent any attempt at removal.

"My colleague, Coroner Hanly, has charge of the case." Coroner Levy said. "I know he will not allow any such tricks to be played here as were played in Youkers. As chairman of the Board of Coroners I forbid the body to be taken away. I am sure that Coroner Hanly will make this man Powell appear and tell what he knows about Edgar and prove his identification of the suicide. Who identifies Powell? How do we know that he is a responsible person? This Edgar mystery must be eleared up. Who knows whether there ever were any Edgars or not? The Astor House suicide has not been identified yet, it seems clear to me."

From the Coroners' office Mr. Fowell went to Perrin H. Sumner's office, at No. 108 Broadway, where Artis Sumner and his father; assisted him in holding a reception of reporters all the afternoon. Artie assured all comers that Mr. Powell was a man of notable probity and of unspotted integrity. Perrin H. smiled and rubbed his hands, and confirmed his son's report. Mr. Powell looked dignified and solemn. He is a tall, blue eyed man, a little past middle age. His gray hair and mustache were once of a reddish brown hue. He speaks very slowly and pauses a long time before answering questions. He made this statement:

POWELL'S QUEER TALE.

"The young man who killed himself in the Astor House is George H. Edgar, under the name of Smith, was visiting at my home in Brooklyn until last week," Mr. Powell resumed. "Then he went away on a trip to Philadelphia, after which he was to go to Canada. I have telegraphed to him in three places, and I expect that he will come here at once. Geor

Canada."

DID SUMNER INVENT THE YAEN?

Up to this point Mr. Powell's Edgar yarn corresponded with that reeled off by "Mystery" Sumner last fail. If Sumner had rehearsed it with him it could not have shown more perfection of detail. Mr. Sumner stood by and smiled while it was being told.

it could not have shown more perfection of detail.

Mr. Summer stood by and smiled while it was being told.

"I'm not in this, you know," he explained. "I'm not in the undertaking business now. But my friend Powell will tell you the whole truth."

Mr. Powell resumed his story.

"I did not hear from young Edgar again until this morning," said he. "Then I got a letter signed George H. Smith asking me to call on him at the Astor House. I called and found the name George H. Evans on the register. I know at once that that was young Edgar's writing. I asked the clerk if Mr. Evans was in his room, and I was shocked when he replied that Mr. Evans was dead. He went by the names of Smith and Evans because he had a fancy for that sort of thing."

DON'T DOVETAIL WITH THE FOWELL STORY.

As a matter of fact, the suicide registered as "Fred Evans, England," and no such mame as George H. Evans appears on the Astor House register for Monday. After careful investigation I found that no clerk at the Astor House deak could remember having given such a shock to Mr. Powell's home, No. 60 Decatur street, Brocklyn. His wife was not home. The servant girl said positively that no such man as Smith had been a guest at the house this month. Mr. Powell's "nephew," she said, was home, but he was sick in bed and couldn't see anybody.

A note brought him down in a hurry, though, and he was the most robust invalid I had ever scenbroad shouldered, big necked, red cheeked and strong flated. I afterward learned that he is Mr. Powell's family, but he never knew either old Edgar or young Edgar to visit that household.

Neboly in the neighbarbard scribt.

prow who have rever and or not. He lives in Mr. Powell's family, but he never knew either old Edgar or young Edgar to visit that household.

Nobody in the neighborhood could be found who could remember having ever seen anybody of the description of the Edgars in or about Mr. Powell's home.

ENDED HIS LIFE WITH A BULLET.

George Glass, fifty-four years old, a musician employed by August Albinger, a saloon keeper, of 3,465 Third avenue, was found dead in his

room, over the latter's saloon, yesterday, with a pistol shot wound, self-luflicted, in bis left temple. Glass had been drinking heavily and was subject to fits of despondency. He was a widower.

HER HABITS HIS EXCUSE.

WIFE IS A CONFIRMED DRUNKARD. Henry Sandras, a French waiter in a restaurant on Twenty-third street, hanged himself at his boarding place, No. 321 West Thirty-first, yesterday. He was discovered by his landlady, Mrs. Mary Parkin-

son, hanging by the neck to the hook of a mirror. He had made a loop of a rope and slowly strangled himself to death. Sandras and his wife had for several months been housekeeping, but her uncontrollable appe-tite for liquor rendered it necessary to send her to

the for liquor rendered it necessary to send her to the Inebriate Asylum on Randall's Island. His grief at her absence was excessive and he had been of late acting strangely. His landlady was so excited at the suicide that in her haste to get out of the room she slipped and fell down stairs, injuring herself severely and alarming the other inmates of the house. A policeman cut down the body, which had been dead for several hours.

On a table in the room lay a letter, written in French, in which the suicide said that his wife's habits had made his existence impossible. She had repeatedly broken her promises to him—so many times, in fact, that he preferred death to life. In conclusion he requested that his effects be divided between his wife and his daughter, and he concluded by addressing his wife thus:—

"Thave my mind made up to go to the final end, Pardon all my faults, but you have been the cause of them."

Sandras also mentions in his letter that his adult daughter, Marie, is "living unhappily" in Paris.

Sandras was fifty years old. He was well spoken of by his associates. The Coroner was notified and friends have taken charge of the body.

DISEASE MADE HIM DESPONDENT. FREDERICK CADOGRAN WHILE TEMPORABILY IN-

SANE SHOOTS HIMSELF IN DED. Frederick Cadoghan, the young man who com mitted suicide at his mother's residence at High Bridge on Tuesday night, an account of which appeared in the Hrnand yesterday, was suffering from temporary insanity. He had been ill with an abcess on the brain for several months, during which time no had been under the constant care of a physician. The disease caused him to become

a physician. The disease caused him to become despondent. Shortly after dinner he went to his room, and removing his coat and waistcoat got into bed. He wrapped himself in the bed clothing to dead in the report of his pistol, and then shot himself through the heart.

report of his pistol, and then shot himself through the heart.

"We heard 'a dull report in Fred's room," said his brother Charles, "and I hurried up. I supposed something had fallon.

"He was lying on the bed, wrapped in the bed-clothes, dead. I did not know what had happened, ao I summoned a doctor. He discovered that Fred had shot himself."

The young man was only recently graduated from Columbia College, where he had been a student several years. His relatives are wealthy and reside in Pittsburg, Pa. The body will be taken back to that city for burial. His mother is prostrated with grief and is confined to her bed.

ILL AND OUT OF WORK.

John Vallond, an old piano polisher of No. 236 East Fifty-fifth street, who has been ill and out of work for a long time, was found dead, hanging by the neck, in his bedroom on the fourth floor yes-terday. He had become despondent. He was fifty-eight years old and married.

AUCTION SALES OF SECURITIES. BONDS AND STOCKS OF MANUFACTURING CON-

CERNS SOLD UNDER THE HAMMER. The sales of securities by A. H. Muller & Son the Real Estate Exchange yesterday comprised some of the holdings of the late Maltby G. Lane, also of the firm of John F. Plummer & Co. The fol-

S7,500 Washington and Georgetown R. R. Co. 6
per cent mert reg. due 1829.

\$5,000 Evansvilla, Torre Hante and Chicago R. R.

Co. 6 per cent, due May 1, 1400, \$1,000 each.

\$1,000 Sandusky, Mansheld and Nowark R. R. Co. 7
per cent, due Jan. 1, 1800.

\$2,000 Chicago and Grand Truck R. R. Co. 184 mort.

\$5,000 Chicago and Grand Truck R. R. Co. 185 mort.

\$5,000 Chicago and Grand Truck R. R. Co. 185 mort.

\$5,000 Chicago and Spericent, due July 1, 1920.

\$5,000 Chicago and Service R. R. Co. 187 mort.

\$6,000 Chicago and Service Service R. R. Co. 187 mort.

\$6,000 Chicago and Service Service R. R. Co. 187 mort.

\$6,000 Chicago and Service R. R. Co. 187 mort.

\$6,000 Chicago and Service R. R. Co. 187 mort.

\$1,200 Service R. R. Co. 187 mort.

\$1,200 Service R. R. Co. 7 per cent. due July 1, 1810, \$1,000 each.

\$1,100 Serramonto County (Cal.) 6 per cent. due Feb. 1, 1968. lowing is a complete record of these sales:of New York 7 per cent improvement due Nov. 1, 1862
City of New York 7 per cont consolidated dwe Dec. 1, 1896;
Atlantic and Pacific Railway Co. 6 per cent e. due 1922 1234 1922 1824 San Light Co. 20 years 6 per fac April 1, 1900 110 1 Union Telegraph Co. 6 per cent gold (lowadivision) Sper cont mort sink raind, due Uotober 1, 1819.
1/000 Belleville said South Illinois R. R. Ist mort, Sper cent, due Uctober 1, 1800.
1,1000 Cleveland and Pittsburg R. R. 6 per cent mort, due January 1, 1802, 8500 each 1014, 1000 Milwankee and St. Paul R. R. lat mort. 7 per cent coma, due 1893.
1,000 Ohloango and Alton R. B. 1st mort. 7 per cent, due January 1, 1803, 1000 Chicago and Alton R. B. 1st mort. 7 per cent, due January 1, 1803, 1000 Chicago and Alton R. B. 1st mort. 7 per cent, due January 1, 1803, 1000 Chicago and Alton R. B. 6 per cent gold, due 1000 Western Pacific R. R. 6 per cent gold, due 1000 Western Pacific R. R. 6 per cent gold, due 1000 109 Chicago, Bock Island and Pacific R. R. Co. rent mort, due 1917.

Nichtigan Central R. B. 7 per cent, due 1902. 123% Rome, Watertown and Ogdensburg R. K. cent mort, due boombor 1, 1891; interest ecember rk city (N. J.) 5 per cent tax arrearage due July 1, 1894, oph and Grand Island R. R. 2d mort. income, due 1925. \$7,090 Mutual das Light Co. of Suffolk county, N. Y. (Atlantic Trust Co. certificates of deposis,

, \$100 each. iw York and Cuba Mail Steamship Co. (hy-lecated), \$100 each. covens, Owens & Rentshler Co. of Ohio, \$100 milion Bank of Brooklyp, \$100 cach od New Jersey R. R. & Canal Cos. \$100 each. advay & Newanth Avgune R. R. Co.,\$100 each. Nicholas Bank, \$100 each nge County Fire Insurance Co., \$20 each.

5 New York, Providence & Bosses R. R. Co., \$50 275-380 (3) Washington & Georgetown R. R. Co., \$50 375-380 (3) Washington & Georgetown R. R. Co., \$50 275-380 (3) 15734 38-38. Up 1774 38-38. Up 1774 38-38. Up 1774 38-38. each. Consolidated Gas Co. of New York, \$100 each.... 30 Williamsburg Gaslight Co., of Brooklyn, \$50 th Associated the Association of ool Chicago, St Paul, Minnenpolis and Omaha E.R. Co., 5100 each. 123 45 Cleveland, Chicago, Cincinnati and St. Jouis R. R. Co., common, 5100 each. 200 Delaware, Lackawanna and Western R. R. Co., 550 each. \$50 each.
10 Oregon Short Line R. R. Co., \$100 each.
100 Union Pacific R. R. Co., \$100 each.
100 Manhattan Elevated R. R. Co. consolidated,

By order of the assigness of John F. Plummer & Co. the following securities were sold:

5 shares Union and Micdlesux Counties Mutual Agricultural Association, 510 each.

5 500 shares Countock Tunnel Co. 82 cach. 13r. per share \$2,500 Countock Tunnel Co. 82 cach. 13r. per share \$3,500 Countock Tunnel Co. 82 cach. 13r. per share \$3,500 Countock Tunnel Co. 82 cach. 13r. per share \$3,500 Countock Tunnel Co. 13t mort. 10 year four per cath bond, 1301.

550 Riding Club six per cent bonds, redeemable Co. 82 cach. 13r. per cath countock Tunnel Co. 15t mort. 10 year four per cath bond, 1301.

May 1, 1680.

May 1, 1680.

Prificate of deposit of 225 shures Julian Electric Traction Co., \$25 sach, entitling helder to 225 shares Consolidated Electric Storage Co., \$25 cach, on presentation to Atlantic Trust Co. . . \$ The attendance at the sale was exceedingly large. In addition to the regular Wall street habitues there were many merchants from the dry goods district.

LITTLE GIRL'S NAME CHANGED.

NATICA CABOLINE BELMONT IS NOW NATICAL CAROLINE RIVES.

Upon application by Evarts, Choate & Beaman, made on behalf of Mrs. George L. Rives, Judge Pryor, of the Court of Common Pleas, granted an order yesterday changing the name of Natica Caroline Belmont to that of Natica Caroline Rives. In her petition Mrs. Rives states that her maiden

name was Sarah Whiting; that she was married at name was Saran Whiting; that she was married at Rowport, R. L., on December 27, 1882, to Oliver H. Belmont; that they had one child, a daughter, christened Natica Caroline Belmont; that on September 22, 1885, she obtained a decree of absolute divorce in Rhode Island from her husband, granting her the custody of the child; that this child, now seven years old, has remained in her custody ever since; that she, the petitioner; is now the wife of George L. Rives, of this city, and that Mr. Rives desires to bring up and educate the child as his own.

Upon these facts she asked to have her daughter's name changed. Judge Pryor, after glancing over the petition and verifying its statements, granted Mrs. Rives' re-Mrs. Rives' former husband is a son of the late August Belmont. Her present husband is a mem-ber of the well known law firm of Olin, Rives & Montgomery.

Commissioners of Charities and Correction Decline to Interfere and Six Medical Luculti s Are Very Augry.

AND WILL SUE FOR THEM.

The Post Graduate and Polyclinic Medi-

cal Colleges Accuse the Older In-

stitutions of Unfair Appor-

tionment of Subjects.

TO APPEAL TO THE COURTS.

The New York Post Graduate Medical College and the Polyclinic School declare that Bellevue Hospital is ungenerous with its cadavors and they will obtain in the courts permission to use their pro-rata share of the bodies of the unclaimed dead which Bellevue now distributes to the University Medical College, the Bellevue Hospital Medical College, the College of Physicians and the Homes opathic Medical College.

The authorities of the latter institutions, who seem to control the situation, declare that the supply of "cadavers" is not nearly as great as the de mand and that they can obtain barely enough to serve their own anatomical demonstrations. They say it would be in no sense fair that the post graduate hospitals, whose sphere of usefulness is limited in giving instruction to men who have already secured diplomas and desire to "study up" recent medicine and seldom spend more than two or three months at it, should receive the same privileges as institutions which give a three year course and whose curriculum is complete. The augry professors contradict this and assert that the law provides that the subjects should be divided pro rata among the medical colleges, and they intend that the law shall be carried out.

OLD WERE JEALOUS OF THE NEW. The question of the distribution of the cadavers came up a few years ago, when the whole subject was in the control of the Committee of Inspection of Bellevue Hospital, representing the Commissioners of Charities and Corrections. This committee was in favor of a law being passed which prohibited the distribution of bodies to any institutions save those where dissections were distinctly mentioned as a portion of their curiculum. This law was made and it was believed the unclaimed dead would not be subjected to any but authorized scientific experiments.

But shortly after the passage of this law there was a jewel of a quarrel over the choice of a dean and faculty to the University Medical College. As a result of this some of the faculty seconds and started an "independent stock" medical school of their own. This developed in the present Post Graduate Medical College. This institution did so

Graduate Medical College. This institution did so well in its independent carear that not long ago the Polyclinic School and Hospital was founded and set up business in East Thirty-fourth street.

The professors and the faculty of the University consisted then as now of the representatives of the same bodies as at the Belluvus College and the College of Physicians and Surgeons, and as they formed a large majority or the Committee on Inspection having in charge the discribution of the casavers there was, by no means an agreeable feeling existing between the heads of the new schools and the oldones.

between the heads of the new schools and the old ones.

While the advisability of permitting the new in stitutions to have their share of the dead war being considered by the committee the professor of the Post Graduate and the Polyclinic made a formal application to the Morgue for bodies for dissection. The keeper of the Morgue is furnished with a list of institutions which may receive subjects from this source, and as he did not find the name of either institution on his list he refused supplies and referred the professors to the committee. The committee declared that the law, as passed, disqualified the Post Graduate and Polyclinic from receiving cadavers.

THE COMMISSIONERS SHX.

Appeal after appeal was disregarded, but finally it was decided to refer the whole question to the Charities and Correction Commissioners for adjudication. Here again the younger institution were balked, for the Commissioners declined to take any action whatever until they secured the opinion of the Corporation Counsel. This came, after some delay, as follows:—

In 1879, in an application made by the United States Medical College to compet the delivery of dissection.

after some delay, as follows:

In 1870, in an application made by the United States Medical Collegs to compel the delivery of dissection material to them, the Suprems Court decided that the provision in relation to the delivery between was only parmissive, and refused a mandamus to compel such delivery. The subsequent amendment of the act them considered by the Court has inserted therein the provision that in making distribution for dissection is aball be obligatory to distribution for dissection in shall be obligatory to distribution for dissection in such colleges as the property of the control of th re remaining provisions of the act continue to be the

same as when the matter was considered as when the matter of the law is permissive only. I therefore advise you that the law is permissive only and is not mandatory, so as to require the delivery of unclaimed bodies to the professors and teachers of any medical colleges against the will of the Commissioners. In answer to your question I am of the opinion that the Board is authorized to make such rules and regularized as they desire proper in relation to the delivery of dissection material, provided that under such rules and regularious the same is distributed in unopertion to the number of matriculated students in the several colleges applying the therefore.

of matriculated students in the several colleges applying therefor.

This opinion was sent to the committee with instructions from the Commissioners to the effect that they could refuse bedies for dissection to whomsoever they saw fit. Whereupon it is related there was a professional fandange danced about Bellevue Hospital, a new list of eligible institutions made out and the Post Graduate and Polyclinic left out as before.

This is the recent row, out of which will certainly come a lawsuit. But even with these odds against them the young institutions prospered. Last week, however, a final demand was made for cadavers, on the ground that the attendance of students at the two institutions authorized a supply under the State law. Again the colleges were refused. The committee, while declining to permit the Polyclinic or Post Graduats to take bodies for dissection, offered to allow them to take bodies which had already been dissected at the four old colleges for the purposes of demonstration, but this the aggrieved institutions declined.

SLIPPERY MR. BROWN RECAPTURED.

HE ESCAPED FROM SING SING PRISON, BUT IS IN INSPECTOR DYBNES' CLUTCHES NOW, Two of Inspector Byrnes' men, Detectives Armstrong and Grady, arrested a slick young thief at No. 227 Sullivan street yesterday moraing. His

name is Charles Brown, alias "Curly" Brown, alias "Charlie" Brennan. He escaped from Sing Sing Prison on November 28 of last year. Brown is a well built, good looking and intelligent man, twenty-seven years old. He is a native

gent man, twenty-seven years old. He is a native of New York and was sent on a short term to Sing for larceny on September 15, 1887.

He was released early in 1889, and on July 19 of that year, with another thief, "Dave" Kenny, he entered the willow ware factory of Henry Berliner, at No. 124 West Nineteenth street, with designs upon Berliner's safe, which was standing open. Kenny engaged the attention of two of the clerks while Brown sneaked around to the safe and tried to pull a money box out of it. The clerks detected him and he spranginto the street. They gave chase and an excituge run followed, which ended in the capture of Brown by the clerks at Sixth avanue and Twenty-third street. Kenny escaped.

Brown was taken to Jefferson Market Police Brown was taken to Jefferson Market Police Court, and while awaiting a hearing there opened a window and leaped out into the street. He was, however, recaptured. Brown was sent to Sing Sing for four years on the charge or attempted

In the large of the case of the case of the conlarge of the large of the case of the cook house with some supplies he discovered a
chance to alip unobserved into the Catholic chapel.

Prom there he made his way to the Procestant
chapel and then to liberty.

Armstrong and Grady also arrested Frank Murphy, another professional thief, who was with
Brown yesterday.

FEELEY BROTHERS SURRENDER.

John and Martin Feeley, who were indicted with Frank McCormack for the murder of Edward Gillespie, surrendered themselves to Captain Ryan

They are the sons of Thomas Feeley, a clock at They are the sons of Thomas Feeley, a clerk at Police Headquarters. Subbooms Server James Smith has been suspended by District Attorney Nicoli on suspicion of having given the Feeley's notice of their indictment. It is alleged that Smith was seen coming out of their residence on Monday, just after the boys had been indicted. Captain Ryan locked them up in the Tombe. It is said that they accused McCormack of firing the shot that killed Gillespie.

It is said that Captain Ryan's detectives will be asked to explain why they were unable to clear up a case which a patrolman succeeded in doing.